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At a simple level, Wal;mart has done everything in its power to destroy competition and in the process lives. They probably have the power to destroy many banks. The recent changes in Banking finance laws would also allow Walmert to offer mutual funds and 401K's.

Given that Wal-Mart has a history of skirting, bending and even breaking the law for the sake of their bottom line. We should not trust them with an institution that is so important to the vitality and stability of our communities.

And you must ask yourself if the FDIC would be able to cover the losses of a bank of that size.

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